

**Information to identify the case:**

Debtor 1	Theresa J. Fullerton	Social Security number or ITIN xxx-xx-2433
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 9/18/18
Case number: 18-10948-TPA		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Theresa J. Fullerton	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2078 Route 97 Waterford, PA 16441	
<b>4. Debtor's attorney</b> Name and address	Jeffrey G. Herman 114 High Street PO Box 455 Waterford, PA 16441	Contact phone 814-796-1987 Email: JeffreyHerman@Live.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmeef@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 10/17/18

**For more information, see page 2**

Debtor Theresa J. Fullerton

Case number 18-10948-TPA

<b>7. Meeting of creditors</b>	<b>November 27, 2018 at 01:00 PM</b>	<b>Location:</b> Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 1/28/19</b>  <b>Filing deadline: 11/27/18</b> <b>Filing deadline: 3/18/19</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Theresa J. Fullerton  
 Debtor

Case No. 18-10948-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: culy  
Form ID: 309IPage 1 of 2  
Total Noticed: 26

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.

db +Theresa J. Fullerton, 2078 Route 97, Waterford, PA 16441-9642  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
       Philadelphia, PA 19106-1541  
 aty +William E. Craig, Morton and Craig LLC, 110 Marter Avenue, Suite 301,  
       Moorestown, NJ 08057-3125  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 cr +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000,  
       Southfield, MI 48034-8331  
 14917013 +Citiznsbnkna, Attn: Bankruptcy Department, One Citizens Plaza, Providence, RI 02903-1339  
 14917015 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 14917016 +Erie County Tax Claim Bureau, Erie County Courthouse, 140 West Sixth Street,  
       Erie, PA 16501-1011  
 14917017 +Marquette Savings, 920 Peach St, Erie, PA 16501-1486  
 14917018 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 14927586 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096  
 14917019 +PNC Bank, PNC Plaza, 301 Fayetteville St SUite 1100, Raleigh, NC 27601-2170  
 14917022 +Thomas Horvath, 4858 North Wayside Drive, Erie, PA 16505-1358  
 14917023 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424  
 14917024 William Stafford, 2060 Ponderosa Dr., Edinboro, PA 16412

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: JeffreyHerman@Live.com Oct 18 2018 02:33:06 Jeffrey G. Herman,  
       114 High Street, PO Box 455, Waterford, PA 16441  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2018 02:33:40 Pennsylvania Dept. of Revenue,  
       Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
       Harrisburg, PA 17128-0946  
 ust E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 18 2018 02:33:55  
       Office of the United States Trustee, Liberty Center, 1001 Liberty Avenue, Suite 970,  
       Pittsburgh, PA 15222-3721  
 14917011 +EDI: AFNIRECOVERY.COM Oct 18 2018 06:18:00 Afni, Inc., Attn: Bankruptcy, Po Box 3427,  
       Bloomington, IL 61702-3427  
 14917012 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 18 2018 02:34:15  
       Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor,  
       Coral Gables, FL 33146-1873  
 14917014 EDI: WFNNB.COM Oct 18 2018 06:18:00 Comenity/Fashion Bug, Attn: Bankructpcy Dept,  
       Po Box 18215, Columbus, OH 43218  
 14917009 +EDI: IRS.COM Oct 18 2018 06:18:00 Internal Revenue Service, PO Box 7346,  
       Philadelphia, PA 19101-7346  
 14917794 +EDI: PRA.COM Oct 18 2018 06:18:00 PRA Receivables Management, LLC, PO Box 41021,  
       Norfolk, VA 23541-1021  
 14917010 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2018 02:33:40  
       Pennsylvania Department of Revenue, Department 280946, Harrisburg, PA 17128-0001  
 14917020 +EDI: RMSC.COM Oct 18 2018 06:18:00 Syncb/care Credit, Attn: Bankruptcy, Po Box 965060,  
       Orlando, FL 32896-5060  
 14917021 +EDI: RMSC.COM Oct 18 2018 06:18:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,  
       Orlando, FL 32896-5060

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: culy  
Form ID: 309I

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Oct 17, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmllawgroup.com  
Jeffrey G. Herman on behalf of Debtor Theresa J. Fullerton JeffreyHerman@Live.com,  
sebaldhermancalendar@gmail.com;attorneyjeffreyherman@gmail.com;r59802@notify.bestcase.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com  
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 5